



We've Constructed a Coverage You Can Really Dig

Using heavy machinery means facing heavy hazards. We developed the Earth Movers Program to cover the range of risks you face as an excavator, paver, grader, landscaper or flat concrete contractor. As a contractor regularly using heavy machinery, with our Earth Movers Program, you have assurance that we've got you covered. Our extensive standard coverages, optional endorsements and increasable coverage limits allow you to tailor your policy to meet your individual business needs.

Commercial Property

• Accounts Receivable	\$25,000
• Electronic Data Processing	\$15,000
• Property Off Premises	\$25,000
• Property In Transit	\$15,000
• Back Up of Sewers & Drains	\$10,000
• Equipment Breakdown (Boiler & Machinery)	
• Outdoor Signs	\$10,000
• Personal Effects/Property of Others	\$15,000
• Money & Securities	\$10,000 Inside/\$5,000 Outside
• Valuable Papers	\$10,000

Inland Marine Coverages

- Contractors Equipment
- Installation Floater
- Miscellaneous Tools & Equipment
- Mobile Communications Equipment

General Liability Coverages

• Blanket Additional Insured	
• Contractors Pollution Available	
• Expanded Fire Legal Liability	\$500,000
• Extended Property Damage	\$250 Deductible
Occurrence	\$5,000
Aggregate	\$15,000
• Limited Contractors Professional	Does Not Include Engineers, Architect or Surveying Services
• Medical Payments	\$10,000
• Optional Additional Insured Endorsements	
• Per Project Aggregate	\$10,000,000
• Waiver of Subrogation	

Also Available

- Employee Benefits Liability
- OCP Coverages
- Umbrella Limit — Available up to \$10,000,000

Commercial Automobile Coverage

- Drive Other Car Coverage for Owners, Partners, Officers
- Extra Expense Coverage
- Hired Auto Physical Damage
- Rental Reimbursement with a 24-hour waiting period (\$75 per day/\$2,500 Maximum)
- Waiver of Subrogation

Workers Compensation

(Note: These coverages are a representation of those available at the time of printing. Consult your agent for those coverages best suited to your business needs.)



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Berkley Mid-Atlantic Group is rated A+ (Superior) by A.M. Best and is a Member Company of W.R. Berkley Corporation.

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